

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF SOUTH CAROLINA  
CHARLESTON DIVISION**

NELSON L. BRUCE,

Plaintiff,

v.

PENTAGON FEDERAL CREDIT UNION  
a.k.a. PENTAGON FEDERAL CREDIT  
UNION FOUNDATION (“collectively”  
PENFED), EXPERIAN INFORMATION  
SOLUTIONS, INC., TRANS UNION, LLC,  
EQUIFAX INFORMATION SERVICES,  
LLC, all unknown Does 1-100, et al.,

Defendants.

Case No. 2:22-cv-02211-BHH-MGB

**DEFENDANT EQUIFAX INFORMATION  
SERVICES LLC’S MOTION FOR  
SUMMARY JUDGMENT**

Defendant Equifax Information Services LLC (“Equifax”), by Counsel, hereby submits its Memorandum in Support of its Motion for Summary Judgment, pursuant to Rule 56 of the Federal Rules of Civil Procedure, and shows the Court as follows:

Plaintiff’s claims against Equifax under the Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681 et seq., fail as a matter of law, and as shown more specifically in the accompanying Memorandum in Support, for the following reasons:

- Plaintiff’s claims of inaccuracy regarding Equifax’s alleged reporting of the Pentagon Federal Credit Union accounts are not supported by any competent evidence;
- Equifax reasonably reinvestigated Plaintiff’s disputes;
- Equifax’s alleged reporting of a REV FCU account cannot support any of Plaintiff’s claims;

- Plaintiff has no evidence regarding the contents of the alleged consumer reports he claims Equifax sent to third parties, nor any evidence that Equifax failed to follow reasonable procedures; and
- The alleged consumer reports that plaintiff claims Equifax sent to third parties all relate to applications for business credit, placing them outside of the FCRA.

Plaintiff's claims against Equifax under state law fail as a matter of law, and as shown more specifically in the accompany Memorandum in Support, for the following reasons:

- Plaintiff's state law defamation claim fails because the information allegedly published by Equifax was accurate, and, in any event, is pre-empted by the FCRA; and
- Plaintiff's state statutory claim is foreclosed by the failure of his FCRA claim, and, in any event, is pre-empted by the FCRA.

Equifax's Motion for Summary Judgment is supported by the accompanying Memorandum in Support, the declarations and exhibits filed herewith, and other such evidence and argument as the Court may hear. Accordingly, Equifax respectfully requests the Court grant summary judgment in its favor, tax all costs against Plaintiff, and grant all other relief as the Court deems appropriate.

DATED: April 11, 2025

Respectfully submitted,

WYCHE, P.A.

By: /s/ Rita Bolt Barker

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***Counsel for Defendant  
Equifax Information Services LLC***

**CERTIFICATE OF SERVICE**

I hereby certify that on April 11, 2025, I presented the foregoing MOTION FOR SUMMARY JUDGMENT with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to all counsel of record. A copy has also been sent via U.S. Mail to the following:

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/s/ Rita Bolt Barker

Rita Bolt Barker

*Counsel for Defendant*

*Equifax Information Services LLC*